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ABSTRACT

Using the perspective of sociology and social welfare, the report focuses on issues and concerns by considering the concepts and underpinnings of personal development, social development, community development, women's issues, rural social welfare, and self-help. Contexts are the social development and social welfare of total societies as well as of local rural communities. Philosophical and theoretical perspectives adopted for conceptualization and analyses are Western Utilitarian and Sarvodaya. Materials are both conceptual and factual and relate specifically to the major thrust of the paper: the interrelated topics of women's issues, community development, and self-help in organizing and bringing about all rural social development/welfare activities. For observation and insights, the major societal contexts used are that of the Third World and the United States. The last portion of the report considers some future issues and concerns of rural women's issues, community development, and self-help in their local, national, and global contexts. (Author/AH)

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SELF-HELP, COMMUNITY DEVELOPMENT AND RURAL WOMEN: A CONCEPTUAL AND INVESTIGATIVE ANALYSIS OF SOME OF THE SOCIAL WELFARE ISSUES

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ABSTRACT

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Self-help in personal, social and community development, a preferred motto since prehistorical times, is still relevant in the modern era. Nation states which profess a strong belief in centralized planning and regulation of all developmental and social welfare activities, as well as those societies which profess a belief in decentralization of political power and responsibility, adhere to the principle of self-help.

This paper considers the above concerns by focusing on the concepts and underpinnings of self-help, personal development, social development, community development and rural women's issues.

SELF-HELP, COMMUNITY DEVELOPMENT AND RURAL WOMEN: A CONCEPTUAL AND INVESTIGATIVE ANALYSIS OF SOME OF THE SOCIAL WELFARE ISSUES

"As with men, so with women: Salvation lies in their own hands."

M.K. Gandhi[1]

Self-help in personal, social and community development has been a preferred motto of people from prehistoric times through the preindustrial and postindustrial eras. Even in those nation-states which profess a strong belief in centralized governmental planning and regulation of all social welfare activities, self-help in various aspects of life is not a totally neglected subject. The principle, however, is more strongly adhered to in societies which profess and practice a strong belief in decentralization of political power and responsibilities at different levels and a firm faith in human initiative and creativity. In recent years, the ideology of personal and social rights, self-determination and self-help has been gaining momentum all over the world. To some extent, the idea of self-help has also been focused

by the relatively harsher times ahead for all nations and by the evergrowing inability of many state, national and international development/social welfare agencies to cater properly to local, regional, national and international social welfare needs.

The present paper attempts to focus on some of the above issues and concerns by considering the concepts and underpinnings of personal development, social development, community development, women's issues, rural social welfare and self-help. The focus on issues and concerns is from the perspective of sociology and social welfare. The contexts are the social development and social welfare of total societies as well as of local rural communities. The philosophical and theoretical perspectives adopted for conceptualization and analyses are Western Utilitarian and Sarvodaya. The materials presented are both conceptual and factual and relate specifically to the major thrust of the paper: the interrelated topics of women's issues, community development and self-help in organizing and bringing about all rural social development/welfare activities. For observation and insights, the major societal contexts used are that of the Third World and United States. The last part

of the paper is speculative and projective in that it considers some future issues and concerns of rural women's issues, community development and self-help in their local, national and global contexts.

The Concepts and Their Underpinnings

Self-Help

Self-help is a rather self-explanatory concept meaning that it has been defined by Webster's International Dictionary as "an act or instance of providing for or helping oneself without dependence on others."[2] "Without dependence on others" seems to be the key part of this definition. Yet outside help is not totally denied in the processes of self-help if it is welcomed willingly, with good intentions and without any attached strings of overt or covert motives. However, becoming physically, psychologically or emotionally dependent on such outside help at any time is what is totally contrary to the tenet and spirit of self-help.[3]

Personal and Social Development

Personal, social and community development are difficult to define without the consideration of economic and social progress. Distinct from economic and social progress, the concepts are need-specific, resource-specific, context-

specific, culture-specific, tradition-specific, multidimensional, multi-level and are determined to some extent by the prevalent political and religious philosophies in societies. Primarily, however, the concepts refer to: 1) a higher level optimal cultivation and use of available resources and potentials at different levels, 2) toward a fuller, more complete and more satisfying quality of life at personal, social and community levels, 3) through achievement of a higher level personal and social awareness, concern and functioning. In this sense, therefore, development represents a sense of awareness, an attitude of concern and "an act, process and product achieved through the process of developing."[4]

In terms of its dynamics, the concept of development refers to achieving a higher degree of control over the processes and directions of personal, social and community changes and being able to achieve desired "transformations" at these levels. Development may involve a new recognition of various strengths and resources at many levels, and a reassessment of the problem areas. A new understanding of resources are needed to combat problems, and a re-evaluation of attitudes, behavior, relationships, structural and/or

institutional changes are required to accomplish the task.[5] At the personal and social levels it means creation of new attitudes, self-discipline, behavioral patterns, knowledge, communication channels and modes of living toward a complete and harmonious development of various qualities, faculties and resources of the people and the establishment of a new healthy, peaceful, cooperative and satisfying social order for everybody. The goal is improved social welfare and a higher quality of living of all members in the social order. The Western Utilitarian philosophy, in this regard, emphasizes "the greatest good of greatest number of people." The Sarvodaya philosophy emphasizes "greatest good of all without any exception."[6] Another important difference in the conception of development at personal, social and community levels, and the strategies to implement it, lies in the degree of emphasis upon self-determination. In case of most democratic-liberal societies, this seems to be a backbone principle of development. Many socialistic and communistic societies on the other hand, prefer a governmental control and intervention in the various processes of development.

Community Development

The concept of community development generally refers to a society, a territory, a locality, or a group of people. An interactional setting, some common interests, to a degree a common fate and a sense of belongingness are some of the central elements of the concept of community.[7] Originally conceived as a response to a series of problems since World War II, the concept of community development is different from the former organized charities approach to social betterment in which the more fortunate had a special responsibility to those who were less fortunate.[8] The community development represents a different approach to social betterment and deals with the problems of rural and urban areas alike. At the beginning, the concept was introduced primarily in the context of giving developmental aid to countries in Asia. Soon, however, it became clear that the problem of development was not of economics alone and that development depended more on modification and reorganization plus, in some cases, revigorization of the old institutional structures.[9] People and domestic leaders had to discover that development could not occur solely with outside help, and that they must use their own indigeneous resources.[10]

With the passage of time, community development became more than an approach to bringing about desired social change. Rather, it began to be viewed as a motivation, a method, a plan and a process of improving living conditions in rural communities, and in urban areas, by "breaking the cake of custom," promoting agricultural and industrial revolutions, and converting relatively static communities into scenes of dynamic creativity.[11]

Substantively, and in terms of process, community development represents an effort toward desired economic, social, cultural and political changes, embodying an assessment of the problem areas and a plan of action, and directed toward self-determination, self-help, wide community participation, a community organization and delivery of appropriate community services.[12] In democratic societies, local initiative and reliance on local community resources are greatly encouraged in the various processes of community development to meet people's basic needs. However, most totalitarian regimes do not consider these strategies as politically realistic or even ideologically desirable. Even for non-totalitarian regimes, there are some real dilemmas with regard to accepting the total spirit of community

development. For example, how long should authorities desiring rapid economic and social changes wait for positive results from a slow educational campaign? How much priority should be given to local felt needs vis-a-vis national needs and priorities? How much reliance should be there on local leadership and developmental projects initiated or to be initiated by them? These are some of the questions which no democratic society is able to answer satisfactorily. Though mostly noncoercive, community development even in these societies operates within certain social controls.[13]

Analytically, community development could be conceived along the systematic dimensions of a community. Community is a place of shared living, generally based on some sort of common locality. It is a meeting place of the individual and the larger society and it is characteristically here that the individual experiences and confronts most of his/her society's institutions.[14] Therefore, when seen in such analytical terms, community represents: 1) a spatial ecological system, 2) a demographic system of people, 3) an institutional system of shared beliefs, values and practices, 4) a behavioral system of social interaction, 5) a power system generating, distributing and utilizing personal

and social power, and 6) a socio-cultural system connecting the local community with the larger society and culture.[15] Community development, in this sense, becomes a project of developing all these systematic aspects of the community.

Women and Rural Community Development

The application of community development concepts and the position of women in the community is a complex process. Basically, it refers to the systematic exposure of the long-standing legal, political, psychological and economic injustices perpetrated upon women, and to re-orienting the social institutions in a way that promotes women's rights and privileges equal to those of men.[16] This is most effectively achieved within the context of changing socialization, the role and functions of family (which is a major emphasis of feminist movements in many parts of the Third World), by establishing policies which secure political rights, access to education and employment opportunities.[17]

The total context and problems of social welfare in rural areas are somewhat different from those of urban centers. Rural areas are characterized by a predominantly agriculturally based economy, lack of diversity of employment

possibilities, relative isolation from larger urban and commercial centers, and the low population density. These factors, therefore, need to be considered in various processes and strategies of community development and the resolution of women's issues.[18]

Community Development as Welfare Planning:

Given the above underpinnings, regardless of the level, focus and concern, community development can be regarded as a process of social welfare planning designed to meet the assessed needs of a society, a territory, a locality, or a group of people on a short or long-term basis. The inherent ideas involved in this sort of planning are that of resolution of current problems and tensions, achieving progress and equality, a better quality of living, and an improved level of social welfare of all involved in the process.[19] The nature of these goals, and how they are accomplished, depends to a large extent on the social and political values of people and societies.[20] Sometimes societies stress self-help, self-determination and wide community participation. At other times, the goals are established and achieved with substantial state intervention.[21]

Whatever the nature and process of welfare planning, community development generally represents some sort of collective action for the advancement of social welfare of a maximum possible number of people (according to the Western Utilitarian philosophy,) or of everybody without any exception (according to the Sarvodaya philosophy.)[22]

Another important distinction in the goals and processes of welfare planning is developed according to the adopted political view of providing personal, occupational, fiscal and social welfare services to people. In some cases, welfare planning is taken as a residual function of government, of private organizations or of philanthropy. Where social welfare services are defined as "collective interventions to meet certain needs of the individual and/or to serve the wider interests of society,"[23] it is taken as a basic right of people. It is interesting to note that most of the Third World nations and communistic nations lean more toward collective intervention while many of the Western developed nations still lean more toward the residual position.

The way in which physical, economic and social planning fit together also varies according to the perceived function

of social planning. Four different views are prevalent in this regard where social planning is identified as: 1) a burden, 2) a handmaiden, 3) a complementarity and 4) a means of social control. According to the first view, welfare spending is seen as having depressing effects on private enterprise and initiative and therefore bad for economic growth. The suggestion, accordingly, is that welfare spending should be undertaken in such a way so as to have minimum discouragement on private enterprise.[24] Even in the case of developing societies, some people have argued that funds expended for social welfare sector disrupt the maximum growth of the economy.[25] In case of the second view, welfare as a burden to economic growth is replaced by the view that both physical and economic planning advance best by an investment in the social sector. In other words, the best possible investment is investment in "human capital."[26] In this strategy, appropriate development and delivery of social welfare services for people (schooling, health, on-the-job training, etc.) become very important.[27] The third view is a sort of middle-ground view that investment in social planning should proceed in conjunction with greater economic growth. In other words, efforts to

redistribute limited resources result only in the redistribution of poverty.[28] The fourth view holds that funds earmarked for social welfare programs are intended largely to reduce social deviancy and thereby to protect the political, economic and social stability of local communities.[29]

The Role and Relationship of Women to Welfare Planning:

Whatever the focus, concern, view or philosophy of welfare planning, women have to be an intimate and integral part of it at all levels. Unfortunately, however, this has not been the case, and too often women have not been properly taken into account in the economic, social and political planning processes. They have often been treated as marginal actors in development, both in terms of their contribution to welfare planning and the welfare programs helping and serving their needs.[30] In part, this has occurred due to some erroneous assumptions about the role and status of women in developing and developed societies.[31] This has also happened because of multiple factors of sex, age, race, marital status, and poverty which have forced women to live with double, triple and quadruple binds and prejudices.[32]

The erroneous assumptions about women by planners and policy-makers have been: 1) men are the principal laborers in any society, 2) men are the heads of households, 3) men are primary breadwinners, 4) men's wages constitute family incomes, 5) women and men have equal access to education and occupational training opportunities, 6) women and men have equal access to credit opportunities, when required, and 7) women and men eat the same kind of food and other nutrients. Women as a collective have been recognized as a disadvantaged group, systematically excluded from full and equal participation in society. They have been victims of discriminative socialization at home and school, they have been stigmatized as inferior to men in occupations and they have felt a general sense of powerlessness. Too often and for too long women have accepted a second-class citizenship in societies and they have generally re-routed their careers and options to accomodate the needs of their families.[33] The awareness of this accommodation presents us with the special problems and unique service needs of women, to which, among other helping professions, Social Work bears a special responsibility.[34] This responsibility of the Social Work profession is much greater toward rural women

due to their relative isolation and invisibility as a social service category, their special needs due to rural ecological and social-cultural contexts, and the much greater demands of farm, occupational and home labor.[35]

The planning and community development strategies, therefore, have to recognize that women in rural areas, in developing and developed worlds, have tremendous amounts of frustrations, feelings of inadequacy and helplessness and they are currently coping with many problems never before recognized or faced by them. Traditional tasks performed by women have been relegated to a second place. For the new tasks required or expected of them, they are neither fully trained nor equipped. More and more, female labor has been subordinated to male control, and huge gaps have occurred in the economic, social and political status of the two sexes, with men progressively enjoying a greater edge over women. In homes and in communities many sources of stress have appeared in women's familial and extra-familial roles. By and large, their traditional areas of informal/indirect influence and power have disappeared, and they have not been replaced by new sources of influence and power. Increasingly women have become aware that they currently have neither

the skills nor the personal freedom and power to participate on an equal footing with men in the changing economic, social and political structures of the modern times.[35]

Implications for Social Welfare Planning

The international, national, regional and local differences necessitate social welfare planning and strategies to be different for contemporary situations and circumstances. Nevertheless, with regard to welfare planning around the focus of women's issues and problems, there are some basic similarities in that most of women's issues and problems concentrate in the areas of: 1) early socialization, 2) formal education, 3) training for employment, 4) discrimination in hiring, 5) inequities in employment, 5) access to social services, 7) political participation, 8) legal rights and 9) stigmatization as inferior to men in society. These problem areas for women remain the same irrespective of national, cultural, social or regional contexts.[36]

What the women in rural and urban areas need most at the present time are new modes of socialization at home, a stigma-free image in society, equal access to education,

training, employment structure and social services, sharing of familial roles and responsibilities by men, and freedom from the binds of sex, age, race, marital status and poverty. Only as and when welfare planning focuses on these issues, can women become meaningful and effective actors in family and society and contribute optimally to the development of their communities.[37] While these factors are important, they are not enough. What women need is to be involved in the power structure of society at the decision-making level. So-called "women's issues" are not for women alone. They represent an important challenge to be met by men and women alike in the overall strategy of social and economic development.[38]

Women also have to play a major role in the resolution of their own issues. As Mahatma Gandhi had said:

"Men could help the cause of women. But, there was a limit to what they could do since men could never understand the deepest feelings of women. Only women could achieve greatest results among women. The freedom and uplift of women, therefore was in their own hands and ultimately they themselves had to determine with authority what they wanted."[39]

The women and women's organizations, therefore, have to play a major role in resolving women's issues, overcoming their special disadvantages and planning of the welfare services for women in rural and urban areas. In this regard, special attention has to be paid to: 1) education and training of women to strengthen their income-generating skills, 2) enhancing the productive roles of women and ameliorating their unreasonably heavy home and work loads, 3) overcoming any disadvantages to women in access to modern technology, skills and credit facilities, 4) giving them more training in managerial and other leadership roles, 5) resolving their problems in the areas of housing, health, employment, child care and domestic violence and 6) re-establishing their dignity and respect in home and society. What women seek is to be more, not to have more, yet to have a chance to learn, to participate and to keep up with the times.[40]

A distinction exists between the needs of women in developed and developing countries, yet there are many similiarities. What appears insignificant in one area of the world might have demanded much cooperation, sacrifice and the overcoming of many obstacles in the other. In order for community developers to work in particular regions,

the person must be aware of several things: 1) a new understanding of resources, 2) re-evaluation of attitudes, 3) felt-needs of the people, 4) initiative and reliance on local community resources and 5) the ability to convert communities into scenes of dynamic creativity. All of these points are crucial to understanding and working with rural women.

Education for Third World women where illiteracy rates are high might mean locating resources of books, buildings, teachers and equipment. In developed countries, the women will be attempting to increase the number of females in medicine, engineering, administration and higher education. Health issues for a Third World woman revolve around the existence of a hospital, available doctors, medicine and scarcity of food. Women in developed countries are concerned about the equality of care.

Economically, women in developed countries will work for equality of wage while their counterparts in the developing country will be laboring in fields, carrying fuel and water long distances, grinding meal, without the benefit of any labor saving devices. In developing countries, most of the

legislation pertaining to women's working conditions applies to the public and modern sectors and not to agricultural sectors.

In many countries of the world, both developed and less developed and particularly agrarian ones, the role of women has not significantly improved in recent decades. The daily struggle against poverty is so demanding that change in many cases is an abstract ideal. Yet the increased awareness of the rights, status and role of women is deeply affecting most societies. As women demand, they assume a greater role in economic, political and social life, they not only reflect the forces that are changing contemporary cultures but also become a force themselves.

One area reflecting the new role of women is law. The laws and constitutions of many countries now guarantee the political and civil rights of women, yet many countries have become increasingly aware that changes in the law do not necessarily cause changes in practice.

Despite increased access to education, the fields of study and jobs open to them continue to reinforce traditional sex roles. The overall picture of women's involvement in economic development at the world level is mixed.

Women constitute the major bulk of the agricultural labor force in developing countries. They are the food providers yet efforts to modernize agriculture appear to have an ambiguous effect on their role. Community development has traditionally emphasized the organization of women's groups as a way of strengthening their role in society. In spite of new approaches to community development, the traditional roles of women have not changed. For example, subsistence crops are rarely included in the development of cooperatives. When women do hold a decision-making position, their participation is often contingent on their marital status.

The process of rural development has more often than not caused a loss in economic authority and status in less developed countries for women. In Africa where women play an extensive and significant role in agricultural production, efforts at increasing productivity favor men in positions of control. Credit, seeds, irrigation facilities and marketing outlets are often offered to men only. Labor-saving methods of cultivation are appropriated by men while labor-intensive tasks are left to women, adding to their already heavy load of work. New methods of production have failed to

accommodate rural women's traditional responsibilities of homemaking, child care, growing food for a family or their work in the fields.

The needs for rural women in developing countries are not only to eliminate wide-spread illiteracy but to raise consciousness of the resources possessed by women; not only to train in-home crafts but to train for agriculture; to help women to increase their productivity by training them technically; to provide simple forms of transportation to water supplies in order to alleviate that strain on women, thus improving their health; to begin at the village level to free men and women; and to encourage women to participate together.

Women in rural areas in developed countries face their own challenges; holding on to family farms, health care, public services, unemployment, domestic violence, economic handicaps, child care, control of energy development in communities and education.

A central tenet in the women's movement is to help women to make decisions about their own lives. Women in rural countries are starting to use their talents to help each other. Women are beginning to turn negative stereotypes

about themselves into dynamic potential for community organization. As a result of their cultural schooling, women organizers tend to be more oriented to group process and are more conscious of the importance of building the group rather than their own individual power. While working with the community, women are not perceived as threatening and people seem more comfortable taking a woman into their home and speaking openly. The natural ability of women to "get personal" with people also helps them gain the trust and loyalty of people they contact as an organizer. Establishing a personal relationship with members of the community plays a crucial role in maintaining a successful organization. If people relate to an organization only on a "professional" level, there will be nothing left to hold them to the group once the original cause for which they joined has been addressed.[41]

Both nationally and internationally, women are forming cooperatives, becoming community organizers, learning marketing techniques and training locally to help solve their own problems.

Even if the desired political, economic or social result does not occur as planned, the process of organizing is

valuable in itself since it allows women to realize their power and their humanity.

Summary

Self-help, personal and social development and community development are integral parts of the conceptual nature of social welfare. Though there seems to be much diversification, all these aspects are interrelated because the ultimate goal of social welfare planning is to improve the quality of human life.

This paper has explored the underpinnings of self-help, community development and issues of rural women with regard to the philosophical and theoretical perspective.

NOTES

1. From: A Letter to Kamla Satthianadhan, February 11, 1929. Also in: Government of India (Ed.), The Collected Works of Mahatma Gandhi, Vol. 39. New Delhi: The Publications Division, 1970, p. 451.
2. Webster's Third New International Dictionary. Springfield, Massachusetts: G. & C. Merrian Company, 1971.
3. The reader may notice here close resemblance of the definition to the Gandhian concepts of self-help, village and Swadeshi mentalities. See: S. Sharma, Gandhi, Women and Social Development: In Search of Peaceful Developmental Planning in the Indian and Global Contents. Hong Kong: Asian Research Service (in press).
4. See: Webster's Third New International Dictionary, op. cit., 1971.
4. J.F.X. Paiva, "A Conception of Social Development." A paper presented at the Council on Social Work Education annual program meeting in Chicago, March 1975.
6. See: Sharma, op.cit., in press. M.K. Gandhi, Sarvodaya. Ahmedabad: Navjivan Publishing House, 1954. V. Bhane, Sarvodaya. Tanjore: Sarvodaya Prachuralayam, 1957. J.P. Narian, Toward A New Society. Bombay: Indian Congress for Cultural Freedom, 1958.

7. George A. Hillery, for example, reviewed ninety-four definitions of community in which sixteen different concepts had been employed. Most students of community, however, were in agreement that community consisted of persons in social interaction, within a geographical area and having one or more additional common ties. See: G.A. Hillery, Jr., "Definitions of Community: Areas of Agreement." Rural Sociology, Vol. 20, June 1955. Also see: Meaning of community in Webster's Third New International Dictionary, op. cit., 1971.
8. See: I.T. Sanders, "The Concept of Community Development." In: Lee J. Cary (Ed.), Community Development as a Process. Columbia: University of Missouri Press, 1970.
9. R. Bilinski, "A Description and Assessment of Community Development." In: L.T. Wallace, D. Hobbs, and R.D. Vlasin (Eds.), Selected Perspectives for Community Resource Development. Raleigh: North Carolina State University, 1969. United Nations, Social Progress through Community Development. New York: United Nations Publications, 1955. G. Hendricks, Community Organization. The Hague, Netherland: Ministry of Social Work, 1964.

10. L. Miniclear, "Community Development in the World Today," Community Development Review, Vol. 7, No. 1, 1962 and Bilinski, op. cit., 1969. T. Sherrard, "Community Organization and Community Development: Similarities and Differences." Community Development Review, Vol. 7, No. 1, 1962. A. Dunham, "Community Development." In: Social Work Yearbook (1960). New York: National Association of Social Workers, 1960.

11. It should be noted that the underlying philosophy, practice and methods of community development had been observed in many earlier social reform and social betterment movements like that of missionary-sponsored rural development projects, freedom movement of Mahatma Gandhi in India and the frontier practices of mutual aid and public programs in the United States. However, such community organization practices did not reflect the total philosophy and methods of community development. Particularly, in many cases they lacked the wider popular participation of people and an inherent right of people to self-determination and self-help. See: Bilinski, op. cit., 1969. Sanders, op. cit., 1970. Sherrard, op. cit., Harper and Brothers, 1955.

W. Goodenough, Cooperation in Change. New York: Russell Sage Foundation, 1963. R. Poston, Democracy Speaks Many Tongues. New York: Harper and Row, 1962.

12. Bilinski, op. cit., 1969. Sanders, op. cit., 1970.
13. I.T. Sanders, "Community Development." In: International Encyclopedia of the Social Sciences. New York: The Macmillan Co. and The Free Press, 1968, pp. 170-171.
14. R.L. Warren, The Community in America. Chicago: Rand McNally, 1978, pp. 21-25.
15. Ibid.
16. For an interesting reading on the subject, see: M.K. Whyte, The Status of Women in Preindustrial Societies. Princeton, New Jersey: Princeton University Press, 1978.
17. E. Norman and A. Mancuso, Women's Issues and Social Work Practice. Itasca, Illinois: F.E. Peacock, 1980.
18. O.F. Larson, "Rural Society." In: International Encyclopedia of the Social Sciences, op. cit., 1968, pp. 580-87.
19. C. Midge, "Social Planning - Introduction." In: International Encyclopedia of the Social Sciences, op. cit., 1968, pp. 125-28.

20. G. Myrdal, "The Theoretical Assumptions of Social Planning." In: Transactions (Vol. 2). London: International Sociological Association, 1959. P. Diesing, Reason in Society: Five Types of Decisions and Their Social Conditions. Urbana, Illinois: University of Illinois Press, 1962.

21. Sanders, "Community Development." op. cit., 1970.

22. E.V. Donnison, "Social Work and Social Change." British Journal of Psychiatric Social Work, Vol. 8, No. 4, 1966.

23. R.M. Titmuss, "The Role of Redistribution in Social Policy." Social Security Bulletin, Vol. 28, No. 6, 1965, p. 45.

24. E.M. Burns, "The Financing of Social Welfare." In: C. Kasius (Ed.), New Directions in Social Work. New York: Harper and Row, 1954.

25. M. Rein, "Welfare Planning." In: International Encyclopedia of the Social Sciences, op. cit., 1968, pp. 144-45.

26. T.W. Schultz, "Reflections on Investment in Man." Journal of Political Economy, Vol. 70 (Supplement), 1962.

27. Ibid.

28. Rein, op. cit.

29. Ibid.

30. M. Rihani, Development As If Women Mattered. Washington, D.C.: Overseas Development Council, 1978.

31. The erroneous assumptions about women by planners and policy makers have been: 1) men are the principal laborers in any society, 2) men are the heads of households, 3) men are primary breadwinners, 4) men's wages constitute family incomes, 5) women and men have equal access to education and occupational training opportunities, 6) women and men have equal access to credit opportunities, when required and 7) women and men eat the same kind of food and other nutrients. All of these assumptions have been proven to be erroneous by many studies. See: Rihani, op. cit., 1978. S. Sharma and H. Ormsby, "Poverty, Female-headed Households and Social Policy." In: W. Frese (Ed.), Rural Sociology in the South. Hot Springs, Arkansas: SAAS, 1980, E. Boserup, Women's Role in Economic Development. New York: St. Martin's Press, 1970.

32. Norman and Mancuso, op. cit., 1980.

33. Ibid.

34. Ibid.

35. Rihani, op. cit., 1978.

36. P. Huston, Third World Women Speak Out. New York: Praeger Publishers, 1979. Rihani, op. cit., 1978. I. Palmer, "The Role of Rural Women in a New Economic Order." In: K. Haq (Ed.), Equality of Opportunity Within and Among Nations. New York: Praeger Publishers, 1977. I. Tinker, "The Adverse Impact of Development on Women. In: I. Tinker and M.B. Bramsen (Eds.), Women and World Development. Washington, D.C.: Overseas Development Council, 1976.

37. Rihani, op. cit., 1978. Huston, op. cit., 1979.

38. Ibid.

39. From: Harijan, June 27, 1936.

40. Huston, op. cit., 1979.

41. Peggy Mathews, "The Ideal Organizer in a Woman?" Ruralamerica, December 1980-January 1981, p. 27.